

Fill in this information to identify your case:

United States Bankruptcy Court for the :

NORTHERN District of ILLINOIS  
(State)

Case Number (If known): \_\_\_\_\_ Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a *joint case*-and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Christina \_\_\_\_\_

First name

Marie \_\_\_\_\_

Middle name

Franzoso \_\_\_\_\_

Last name

Suffix (Sr., Jr., II, III)

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

First name \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Middle name \_\_\_\_\_

Include your married or maiden names.

Last name \_\_\_\_\_

Last name \_\_\_\_\_

First name \_\_\_\_\_

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

Last name \_\_\_\_\_

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

XXX - XX - 9121 \_\_\_\_\_

XXX - XX - \_\_\_\_\_

OR

OR

**9**XX - XX - \_\_\_\_\_

**9**XX - XX - \_\_\_\_\_

Debtor 1 Christina

Marie

Franzoso

First Name

Middle Name

Last Name

Case Number (if known) \_\_\_\_\_

**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years** I have not used any business names or EINs.

Business name \_\_\_\_\_

Business name \_\_\_\_\_

EIN — - - - -

EIN — - - - -

 I have not used any business names or EINs.

Business name \_\_\_\_\_

Business name \_\_\_\_\_

EIN — - - - -

EIN — - - - -

**5. Where you live**

260 E Chestnut St

Number Street

Unit Apartment 506

Chicago IL 60611

City

State

ZIP Code

COOK

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

Number Street

City State ZIP Code

County

**If Debtor 2's mailing address is different from the one above, fill it in here.** Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy.****Check one:** Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.  
(See 28 U.S.C. § 1408)

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**Check one:** Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.  
(See 28 U.S.C. § 1408)

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Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. **How you will pay the fee**  *I will pay the entire fee when I file my petition.* Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

*I need to pay the fee in installments.* If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).

*I request that my fee be waived* (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**  No  
 Yes. District None When \_\_\_\_\_ Case Number \_\_\_\_\_  
 MM / DD / YYYY  
 District None When \_\_\_\_\_ Case Number \_\_\_\_\_  
 MM / DD / YYYY  
 District \_\_\_\_\_ When \_\_\_\_\_ Case Number \_\_\_\_\_  
 MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by affiliate?**  No  
 Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
 MM / DD / YYYY  
 Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
 MM / DD / YYYY

11. **Do you rent your residence?**  No. Go to line 12  
 Yes. Has your landlord obtained an eviction judgment against you?  
 No. Go to line 12.  
 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Christina

Marie

Franzoso

Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.  
 Yes. Name and location of business

Name of business, if any \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines.* If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.  
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes. What is the hazard? \_\_\_\_\_  
 \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

Where is the property? \_\_\_\_\_

Number \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Debtor 1 Christina

Marie

Franzoso

Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 5:****Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:***You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):***You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.



Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**For your attorney, if you are represented by one**

**if you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

 /s/ Jonathan Daniel Parker

Signature of Attorney for Debtor

Date

05/20/2021

MM / DD / YYYY

**Jonathan Daniel Parker**

Printed name

**Geraci Law L.L.C.**

Firm name

**55 E. Monroe St., #3400**

Number Street

**Chicago**

City

**IL**

**60603**

State

ZIP Code

**Contact Phone** 312-332-1800

**Email address** ndil@geracilaw.com

**6297378**

Bar number

**IL**

State

Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number _____ (If known)			

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1:** Summarize Your Assets

**Your assets**  
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	\$ 139,000
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	\$ 107,867
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	\$ 246,867

**Part 2:** Summarize Your Liabilities

**Your liabilities**  
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	\$141,767
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$88,459

**Part 3:** Summarize Your Liabilities

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$2,736.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$2,687.67

Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 4:****Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapter 7, 11 or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

**7. What kind of debt do you have?**

**Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 2,736.00

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:****Total claim****From Part 4 of Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.) \$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00

9g. **Total.** Add lines 9a through 9f. \$ 0.00

Fill in this information to identify your case and this filing:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an  
amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No.

Yes. Describe.....

260 E Chestnut

Street address, if available, or other description

#506

Chicago IL 60611

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property

Current value of the entire property? Current value of the portion you own?

\$ 139,000.00 \$ 139,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple absolute

Check if this is a community property (see instructions)

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 17-03-222-023-1032

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages

you have attached for Part 1. Write that number here ..... -->

\$ 139,000.00

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

##### 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No.

Yes. Describe.....

##### 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No.

Yes. Describe.....

##### 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages

you have attached for Part 2. Write that number here ..... -->

\$ 0.00

**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the****portion you own?**Do not deduct secured claims  
or exemptions**06. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No. Yes. Describe.....

Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000
--	---------

\$ 1,000.00**07. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No. Yes. Describe.....

Flat screen TV, computer, printer, music collection, cell phone	\$1,000
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\$ 1,000.00**08. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No. Yes. Describe.....

Art/print	\$800
-----------	-------

\$ 800.00**09. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No. Yes. Describe.....

	\$0.00
--	--------

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No. Yes. Describe.....

	\$0.00
--	--------

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No. Yes. Describe.....

Everyday clothes, coats, designer wear, shoes, accessories	\$1,500
--	---------

\$ 1,500.00**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No. Yes. Describe.....

	\$0.00
--	--------

\$ 0.00**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No. Yes. Describe.....

1 dog	\$0
-------	-----

\$ 0.00**14. Any other personal and household items you did not already list, including any health aids you did not list** No. Yes. Describe.....

	\$0.00
--	--------

\$ 0.00**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached  
for Part 3. Write that number here .....** -->\$ 4,300.00

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**

Do not deduct secured claims or exemptions

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No. Yes. Describe.....\$ 0.00**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No. Yes. Describe..... Account Type:

Other financial account

Institution name:

IDES debit card: Key Bank

\$ 600.00

Checking Account

BOA

\$ 1,000.00\$ 1,600.00**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

 No. Yes. Describe..... Institution or issuer name:\$ 0.00**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in** No. Yes. Describe..... Name of Entity and Percent of Ownership:\$ 0.00**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No. Yes. Describe..... Issuer name:\$ 0.00**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No. Yes. Describe..... Type of account and Institution name:

401(k) or similar plan

-

\$ 101,967.00\$ 101,967.00**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications

 No. Yes. Describe..... Institution name or individual:\$ 0.00**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No. Yes. Describe..... Issuer name and description:\$ 0.00**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No. Yes. Describe..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):\$ 0.00**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers** No. Yes. Describe.....\$ 0.00**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No. Yes. Describe.....\$ 0.00

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No. Yes. Describe.....\$ 0.00**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions

**28. Tax refunds owed to you** No. Yes. Describe.....\$ 0.00**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No. Yes. Describe.....\$ 0.00**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No. Yes. Describe.....\$ 0.00**31. Interest in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No.

Company Name &amp; Beneficiary:

 Yes. Describe.....\$ 0.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No. Yes. Describe.....\$ 0.00**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No. Yes. Describe.....\$ 0.00**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights** No. Yes. Describe.....\$ 0.00**35. Any financial assets you did not already list** No. Yes. Describe.....\$ 0.00**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached**

for Part 4. Write that number here ..... --&gt;

\$103,567.00**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Yes.**Current value of the portion you own?**

Do not deduct secured claims or exemptions

## 38. Accounts receivable or commissions you already earned

 No. Yes. Describe.....

\$ 0.00

## 39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

 No. Yes. Describe.....

\$ 0.00

## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

 No. Yes. Describe.....

\$ 0.00

## 41. Inventory

 No. Yes. Describe.....

\$ 0.00

## 42. Interests in partnerships or joint ventures

 No.

Name of Entity and Percent of Ownership:

 Yes. Describe.....

\$ 0.00

## 43. Customer lists, mailing lists, or other compilations

 No. Yes. Describe.....

\$ 0.00

## 44. Any business-related property you did not already list

 No. Yes. Describe.....

\$ 0.00

## 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached

for Part 5. Write that number here .....

\$ 0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

 No. Yes. Describe.....

\$ 0.00

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

 No. Yes. Describe.....

\$ 0.00

## 48. Crops—either growing or harvested

 No. Yes. Describe.....

\$ 0.00

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

 No. Yes. Describe.....

\$ 0.00

## 50. Farm and fishing supplies, chemicals, and feed

 No. Yes. Describe.....

\$ 0.00

## 51. Any farm- and commercial fishing-related property you did not already list

 No. Yes. Describe....

\$ \_\_\_\_\_ 0.00

## 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

for Part 6. Write that number here ..... --&gt;

\$0.00

**Part 7:****Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No. Yes. Describe....

\$ \_\_\_\_\_ 0.00

## 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... --&gt;

\$0.00

**Part 8:****List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2

\$ 139,000.00

56. Part 2: Total vehicles, line 5

\$ 0.00

57. Part 3: Total personal and household items, line 15

\$ 4,300.00

58. Part 4: Total financial assets, line 36

\$ 103,567.00

59. Part 5: Total business-related property, line 45

\$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0.00

61. Part 7: Total other property not listed, line 54

\$ 0.00

62. Total personal property. Add lines 56 through 61. ....

\$ 107,867.00

\$ 107,867.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$246,867.00

**Fill in this information to identify your case:**

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			
(State)			
Case Number			
(If known)			

Check if this is an  
amended filing

Official Form 106C

## **Schedule C: The Property You Claim as Exempt**

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. **Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B		<i>Check only one box for each exemption</i>
Brief description:	260 E Chestnut Chicago IL 60611 - Primary Residence	\$ 139,000	<input checked="" type="checkbox"/> \$ 15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,000	<input checked="" type="checkbox"/> \$ 1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 1,000	<input checked="" type="checkbox"/> \$ 1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	07		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Art/print	\$ 800	<input checked="" type="checkbox"/> \$ 400	735 ILCS 5/12-1001(b) - \$400.00
Line from Schedule A/B:	08		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Debtor 1

Christina

Marie

First Name

Middle Name

Last Name

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, coats, designer wear, shoes, accessories	\$ 1,500	<input checked="" type="checkbox"/> \$ 1,500	735 ILCS 5/12-1001(a),(e) - \$1,500.00
Line from Schedule A/B:	11		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, IDES debit card: Key Bank, 600.00	\$ 600	<input checked="" type="checkbox"/> \$ 600	735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	17		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, BOA, 1,000.00	\$ 1,000	<input checked="" type="checkbox"/> \$ 1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	17		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, ___, 101,967.00	\$ 101,967	<input type="checkbox"/> \$ _____	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No.

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes.



Debtor 1 Christina Marie  
First Name Middle Name

Last Name

**Part 2:****List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 141,767.00

Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an  
amended filing

## Official Form 106E/F

12/15

### Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims.

List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
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#### Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim
\$ 6,021.00

4.1 Bank Of America

Last 4 digits of account number \_\_\_\_\_

Total claim
\$ 6,021.00

Creditor's Name  
PO BOX 982238

When was the debt incurred? 2008-2021

Number Street

EL PASO TX 79998  
City State Zip Code

When was the debt incurred? 2008-2021

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

No  
 Yes

Other. Specify Credit Card Or Credit Use \_\_\_\_\_

Debtor 1 Christina Marie

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.2	Best Buy/Cbna	Last 4 digits of account number	\$ 679.00
Creditor's Name 50 NORTHWEST POINT ROAD			
Number Street			
ELK GROVE VILLAGE IL 60007		City State Zip Code	
Who owes the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.3	Bloom/Dsnb	Last 4 digits of account number	\$ 10,647.00
Creditor's Name 9111 DUKE BLVD			
Number Street			
MASON OH 45040		City State Zip Code	
Who owes the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.4	Capital One Bank Usa N	Last 4 digits of account number	\$ 1,317.00
Creditor's Name PO BOX 31293			
Number Street			
SALT LAKE CITY UT 84131		City State Zip Code	
Who owes the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card Or Credit Use

Debtor 1 Christina Marie

Middle Name

Franzoso

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.5	Citicards Cbna	Last 4 digits of account number	\$ 3,382.00
Creditor's Name PO BOX 6241 Number Street  SIOUX FALLS SD 57117 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.6	Citicards Cbna	Last 4 digits of account number	\$ 4,297.00
Creditor's Name PO BOX 6241 Number Street  SIOUX FALLS SD 57117 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.7	Citicards Cbna	Last 4 digits of account number	\$ 6,143.00
Creditor's Name PO BOX 6241 Number Street  SIOUX FALLS SD 57117 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 Christina Marie

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.8	Comenity Bank/Torrid	Last 4 digits of account number	\$ 363.00
Creditor's Name PO BOX 182789			
Number Street			
COLUMBUS OH 43218		City State Zip Code	
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.9	Equifax	Last 4 digits of account number	\$ 0.00
Creditor's Name Po Box 740241			
Number Street			
Atlanta Ga 30374		City State Zip Code	
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.10	Experian	Last 4 digits of account number	\$ 0.00
Creditor's Name Po Box 2002			
Number Street			
Allen Tx 75013		City State Zip Code	
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card Or Credit Use

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Notice Only

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Notice Only

Debtor 1 Christina Marie

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.11	Jpmcb Card	Last 4 digits of account number	\$ 5,723.00
Creditor's Name PO BOX 15369 Number Street  WILMINGTON DE 19850 City State Zip Code			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify <u>Credit Card Or Credit Use</u>			
4.12	Macys/Dsnb	Last 4 digits of account number	\$ 9,818.00
Creditor's Name PO BOX 8218 Number Street  MASON OH 45040 City State Zip Code			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify <u>Credit Card Or Credit Use</u>			
4.13	Moore college of Art	Last 4 digits of account number	\$ 7,576.00
Creditor's Name 30 Regency Plaza Number Street  Glen Mills PA 19342 City State Zip Code			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify <u>Debt Owed</u>			

Debtor 1 Christina

Middle Name

Franzoso

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.14	Nordstrom/Td Bank Usa	Last 4 digits of account number	\$ 4,768.00
Creditor's Name 13531 E CALEY AVE Number Street  ENGLEWOOD CO 80111 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.15	Syncb/Care Credit	Last 4 digits of account number	\$ 10,050.00
Creditor's Name 950 FORRER BLVD Number Street  KETTERING OH 45420 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.16	Syncb/Jc Penney Dc	Last 4 digits of account number	\$ 7,966.00
Creditor's Name PO BOX 965007 Number Street  ORLANDO FL 32896 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card Or Credit Use

Debtor 1 Christina Marie

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.17	Syncb/Tjx Cos Dc	Last 4 digits of account number	\$ 4,601.00
Creditor's Name PO BOX 965015 Number Street  ORLANDO FL 32896 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.18	Syncb/Walmart	Last 4 digits of account number	\$ 0.00
Creditor's Name PO BOX 965024 Number Street  ORLANDO FL 32896 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.19	Td Bank Usa/Targetcred	Last 4 digits of account number	\$ 2,051.00
Creditor's Name PO BOX 673 Number Street  MINNEAPOLIS MN 55440 City State Zip Code			
<b>Who owes the debt?</b> Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>			
<b>Is the claim subject to offset?</b>			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

Debtor 1 Christina

Middle Name

Franzoso

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.20	Transunion	Last 4 digits of account number	9121	\$ 0.00
Creditor's Name Po Box 1000		When was the debt incurred?		
Number Street				
Chester Pa 19022		As of the date you file, the claim is: Check all that apply.		
City State Zip Code		<input type="checkbox"/> Contingent		
		<input type="checkbox"/> Unliquidated		
		<input type="checkbox"/> Disputed		
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				
4.21	Us Bank	Last 4 digits of account number	\$ 1,723.00	
Creditor's Name 4325 17TH AVE S		When was the debt incurred?		
Number Street				
FARGO ND 58125		As of the date you file, the claim is: Check all that apply.		
City State Zip Code		<input type="checkbox"/> Contingent		
		<input type="checkbox"/> Unliquidated		
		<input type="checkbox"/> Disputed		
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				
4.22	Wf/Dillard	Last 4 digits of account number	\$ 1,334.00	
Creditor's Name PO BOX 14517		When was the debt incurred?		
Number Street				
DES MOINES IA 50306		As of the date you file, the claim is: Check all that apply.		
City State Zip Code		<input type="checkbox"/> Contingent		
		<input type="checkbox"/> Unliquidated		
		<input type="checkbox"/> Disputed		
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				

**Part 3: List Others to Be Notified for a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 Christina

Middle Name

Franzoso

First Name

Middle Name

Last Name

**Part 4:****Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Add the amounts for each type of unsecured claim.

		<b>Total claim</b>
<b>Total claims from Part 1</b>	<b>6a. Domestic support obligations</b>	6a. \$ _____ 0.00
	<b>6b. Taxes and Certain other debts you owe the government</b>	6b. \$ _____ 0.00
	<b>6c. Claims for death or personal injury while you were intoxicated</b>	6c. \$ _____ 0.00
	<b>6d. Other.</b> Add all other priority unsecured claims. Write that amount here.	6d. \$ _____ 0.00
	<b>6e. Total.</b> Add lines 6a through 6d.	6e. \$ _____ 0.00
<b>Total claims from Part 2</b>	<b>6f. Student loans</b>	6f. \$ _____ 0.00
	<b>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g. \$ _____ 0.00
	<b>6h. Debts to pension or profit-sharing plans, and other similar debts</b>	6h. \$ _____ 0.00
	<b>6i. Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ _____ 88,459.00
	<b>6j. Total.</b> Add lines 6f through 6i.	6j. \$ _____ 88,459.00

Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an  
amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed in *Schedule A/B: Property* (Official Form 106A/B)

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

	Person or company with whom you have the contract or lease		State what the contract or lease is for	
2.1	Name _____ Number      Street _____ City              State      Zip Code _____			
2.2	Name _____ Number      Street _____ City              State      Zip Code _____			
2.3	Name _____ Number      Street _____ City              State      Zip Code _____			
2.4	Name _____ Number      Street _____ City              State      Zip Code _____			
2.5	Name _____ Number      Street _____ City              State      Zip Code _____			

Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number _____ (If known)			

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No.  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
 No  
 Yes. Inwhich community state or territory did you live? \_\_\_\_\_ Fill in the name and current address of that person.

\_\_\_\_\_  
Name of your spouse, former spouse or legal equivalent

\_\_\_\_\_  
Number Street

\_\_\_\_\_  
City State Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

3.1 \_\_\_\_\_  
Name

Number Street

City State Zip Code

3.2 \_\_\_\_\_  
Name

Number Street

City State Zip Code

3.3 \_\_\_\_\_  
Name

Number Street

City State Zip Code

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

**Fill in this information to identify your case:**

<b>Debtor 1</b>	<b>Christina</b>	<b>Marie</b>	<b>Franzoso</b>
	First Name	Middle Name	Last Name
<b>Debtor 2</b> (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>			
<b>Case Number</b> (If known)			

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:

Official Form 106I

MM / DD / YYYY

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

## Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. <b>List monthly gross wages, salary and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$0.00	\$0.00
3. <b>Estimate and list monthly overtime pay.</b>	\$0.00	\$0.00
4. <b>Calculate gross income.</b> Add line 2 + line 3.	<b>\$0.00</b>	<b>\$0.00</b>

Debtor 1	Christina	Marie	Franzoso	Case Number (if known)	
	First Name	Middle Name	Last Name		
				<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
Copy line 4 here .....				4. <b>\$0.00</b>	<b>\$0.00</b>
<b>5. List all payroll deductions:</b>					
5a. Tax, Medicare, and Social Security deductions				5a. <b>\$0.00</b>	<b>\$0.00</b>
5b. Mandatory contributions for retirement plans				5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans				5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans				5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance				5e. <b>\$0.00</b>	<b>\$0.00</b>
5f. Domestic support obligations				5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues				5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: _____				5h. <b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.					
				6. <b>\$0.00</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.					
				7. <b>\$0.00</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>					
8a. Net income from rental property and from operating a business, profession, or farm				8a. <b>\$0.00</b>	<b>\$0.00</b>
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.					
8b. Interest and dividends				8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive				8c. <b>\$ 0.00</b>	<b>\$ 0.00</b>
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.					
8d. Unemployment compensation				8d. <b>\$2,736.00</b>	<b>\$0.00</b>
8e. Social Security				8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive				8f. <b>\$0.00</b>	<b>\$0.00</b>
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.					
Specify: _____					
8g. Pension or retirement income				8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____				8h. <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.					
				9. <b>\$2,736.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9.					
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				10. <b>\$2,736.00</b>	+ <b>\$0.00</b> = <b>\$2,736.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>					
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.					
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.					
Specify: _____				11. <b>\$0.00</b>	<b>\$0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.					
Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies				12. <b>\$2,736.00</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>					
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____					

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name	
	Christina	Marie	Franzoso	
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>				
Case Number _____ (If known)				

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2  
 maintains a separate household.

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No.

Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$1,040.00

If not included in line 4:

4a. Real estate taxes	4a.	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$50.00
4d. Homeowner's association or condominium dues	4d.	\$416.00

Debtor 1	Christina	Marie	Franzoso	Case Number (if known)
	First Name	Middle Name	Last Name	
<b>Your expenses</b>				
5.	<b>Additional Mortgage payments for your residence</b> , such as home equity loans			5. \$41.67
6.	<b>Utilities:</b>			
6a.	Electricity, heat, natural gas			6a. \$30.00
6b.	Water, sewer, garbage collection			6b. \$0.00
6c.	Telephone, cell phone, internet, satellite, and cable service			6c. \$140.00
6d.	Other. Specify: _____			6d. \$ 0.00
7.	<b>Food and housekeeping supplies</b>			7. \$350.00
8.	<b>Childcare and children's education costs</b>			8. \$0.00
9.	<b>Clothing, laundry, and dry cleaning</b>			9. \$125.00
10.	<b>Personal care products and services</b>			10. \$75.00
11.	<b>Medical and dental expenses</b>			11. \$200.00
12.	<b>Transportation</b> . Include gas, maintenance, bus or train fare. Do not include car payments.			12. \$120.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>			13. \$50.00
14.	<b>Charitable contributions and religious donations</b>			14. \$0.00
15.	<b>Insurance</b> . Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance			15a. \$0.00
15b.	Health insurance			15b. \$0.00
15c.	Vehicle insurance			15c. \$0.00
15d.	Other insurance. Specify: _____			15d. \$0.00
16.	<b>Taxes</b> . Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____			16. \$0.00
17.	<b>Installment or lease payments</b> :			
17a.	Car payments for Vehicle 1			17a. \$0.00
17b.	Car payments for Vehicle 2			17b. \$0.00
17c.	Other. Specify: _____			17c. \$0.00
17d.	Other. Specify: _____			17d. \$0.00
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>			18. \$0.00
19.	<b>Other payments you make to support others who do not live with you</b> . Specify: _____			19. \$0.00
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income</b> .			
20a.	Mortgages on other property			20a. \$ 0.00
20b.	Real estate taxes			20b. \$ 0.00
20c.	Property, homeowner's, or renter's insurance			20c. \$ 0.00
20d.	Maintenance, repair, and upkeep expenses			20d. \$ 0.00
20e.	Homeowner's association or condominium dues			20e. \$ 0.00

Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_

21. <b>Other.</b> Specify: Pet Care (\$50.00),	21.	\$50.00
22. <b>Your monthly expense:</b> Add lines 4 through 21. The result is your monthly expenses.	22.	\$2,687.67
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from <i>Schedule I</i> .	23a.	\$2,736.00
23b. Copy your monthly expenses from line 22 above.	23b.-	\$2,687.67
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$48.33
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b>		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes.	Explain Here:	

Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number _____ (If known)			

Check if this is an amended filing

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Christina Marie Franzoso  
Signature of Debtor 1

**X**  
Signature of Debtor 2

Date 05/20/2021  
MM / DD / YYYY

Date                     
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Christina Marie Franzoso  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS  
(State)  
Case Number \_\_\_\_\_  
(If known)

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

01. What is your current marital status?

Married  
 Not married

02 During the last 3 years, have you lived anywhere other than where you live now?

No.  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1

Dates Debtor 1  
lived there

Debtor 2:

Dates Debtor 2  
lived there

03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No.  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

**Part 2: Explain the Sources of Your Income**

Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_

First Name Middle Name Last Name

04 Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No.

Yes. Fill in the details

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Check all that apply		Sources of income Check all that apply	

From January 1 of current year until  
the date you filed for bankruptcy:

<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$0	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

For last calendar year:

(January 1 to December 31, 2020)

<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$86,382	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

For the calendar year before that:

(January 1 to December 31, 2019)

<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$78,569	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

05 Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No.

Yes. Fill in the details

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Describe below.		Sources of income Describe below.	

From January 1 of current year until

the date you filed for bankruptcy:

Unemployment	\$12,312	_____	_____
_____		_____	_____

Part 3:

List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1 Christina Marie Franzoso  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payments	Total amount paid	Amount you still owe	Was this payment for...
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07 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
------------------	-------------------	----------------------	-------------------------

08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal actions, Repossessions, and Foreclosures**

09 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No.

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
--------------------	-----------------	--------------------

10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11

Yes. Fill in the information below.

Debtor 1 Christina Marie Franzoso  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No. Go to line 11  
 Yes. Fill in the information below.

12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No.  
 Yes.

**Part 5: List Certain Gifts and Contributions**

13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No.  
 Yes. Fill in the details for each gift.

14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No.  
 Yes. Fill in the details for each gift.

**Part 6: List Certain Losses**

15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No.  
 Yes. Fill in the details for each gift.

**Part 7: List Certain Payments or Transfers**

16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No.  
 Yes. Fill in the details

Party Contact Info	Description and value of any property transferred	Date payment or transfer	Amount of payment
Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago, IL 60603		From 05/19/2021 - 05/20/2021	\$1,400.00
Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services	2021	\$25.00

17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No.  
 Yes. Fill in the details.

Debtor 1 Christina Marie Franzoso  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No.  
 Yes. Fill in the details for each gift.

19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No.  
 Yes. Fill in the details for each gift.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No.  
 Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No.  
 Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No.  
 Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?

**Part 9: Identify Property You Hold or Control for Someone Else**

23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No.  
 Yes. Fill in the details.

Where is the property?	Describe the property	Value

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.



Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			
(State)			
Case Number _____ (If known)			

Check if this is an  
amended filing

## Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: *Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
<p>Creditor's name: <u>Us Bank Home Mortgage</u></p> <p>Description of property securing debt: <u>260 E Chestnut Chicago IL 60611 - Primary Residence</u></p>	<p><input type="checkbox"/> Surrender the property</p> <p><input type="checkbox"/> Retain the property and redeem it</p> <p><input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i>.</p> <p><input type="checkbox"/> Retain the property and [explain]: _____</p>	<p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>
<p>Creditor's name:</p> <p>Description of property securing debt:</p>	<p><input type="checkbox"/> Surrender the property</p> <p><input type="checkbox"/> Retain the property and redeem it</p> <p><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i>.</p> <p><input type="checkbox"/> Retain the property and [explain]: _____</p>	<p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>
<p>Creditor's name:</p> <p>Description of property securing debt:</p>	<p><input type="checkbox"/> Surrender the property</p> <p><input type="checkbox"/> Retain the property and redeem it</p> <p><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i>.</p> <p><input type="checkbox"/> Retain the property and [explain]: _____</p>	<p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>
<p>Creditor's name:</p> <p>Description of property securing debt:</p>	<p><input type="checkbox"/> Surrender the property</p> <p><input type="checkbox"/> Retain the property and redeem it</p> <p><input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i>.</p> <p><input type="checkbox"/> Retain the property and [explain]: _____</p>	<p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>

Debtor 1

Christina Marie

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Document Page 44 of 62 Case N  
Last Name

Case Number (if known)

## Part 2: List Your Unexp

## **List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Part 3: Sign Below**

**Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.**

 /s/ Christina Marie Franzoso

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**Signature of Debtor 1**

Date 05/20/2021

---

MM / DD / YYYY

10

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**Signature of Debtor 2**

Date

---

MM / DD / YYYY

United States Bankruptcy Court  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christina Marie Franzoso / Debtor

Case No:

Chapter: Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	<b>\$1,400.00</b>
Prior to the filing of this statement I have received	<b><u>\$1,400.00</u></b>
Balance Due	<b>\$0.00</b>

2. The source of the compensation paid to me was:

Debtor(s)  Other: (specify)

3. The source of compensation to be paid to me is:

Debtor(s)  Other: (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Fee does NOT include any work done post-filing.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 05/20/2021  
Date

/s/ **Jonathan Daniel Parker**  
*Signature of Attorney*

Geraci Law L.L.C.  
*Name of law firm*



Date: 5/19/2021 Record#: 860190 Consultation Attorney: Jonathan Parker

## Retainer Agreement Chapter 7 - Pre-filing. All services, and fees for work before filing.

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy until first case closing on the terms below. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court, excludes appearance in non-bankruptcy court or proceeding; taking calls from your creditors or collectors. If we do not collect that amount before filing your case, you have no obligation to pay and we will write off any such amount. I have been offered both Chapter 7 and 13 and a Sec. 527 sheet.

**Total estimated flat fee is: \$2,200.00 plus \$338.00 Court Cost = \$2,538.00 by Debit only, no cash/checks.**

**INITIAL NEXT TO THE OPTION YOU CHOOSE:**

**Option 1: Pay entire attorney fee plus Court Cost. \$2,200.00 plus \$338.00 Court Cost = \$2,538.00.**

**Option 2: Pay only attorney fee for work before filing. Minimum \$1,400.00 plus \$338.00 Court Cost before filing = 1,738.00.**

*If a Court allows filing your petition, without paying Court Cost \$338.00 first, you may select option 3, Advance Court Cost, but if your Court changes its policy you agree to pay the \$338.00 in advance of filing, in addition to any attorney fees. Note: \$338.00 Court Cost may be increased soon. You agree to pay any increase, so do not delay.*

**Option 3: Where available if Court allows filing before paying Court Cost: Advance Court Cost Pay only attorney fee for work before filing, \$1,400.00, and Geraci Law will advance the \$338.00 Court Cost.**

**Work After filing I agree that the attorney fee for work after filing is separate:**

**estimated fee: \$800.00 plus repayment of Court Cost of \$338.00 if Option 3 permitted.**

**A. Payment Method:** I will make payments by Debit \$700 today, \$100.00 EVERY OTHER THURSDAY starting 05/27/2021. I will provide all documents and pay at least my pre-filing flat fee in full within 60 days of today. After filing in court, any balance on the pre-filing fee is discharged. I can prepay for post-filing work.

**B. Payments before filing are applied first to estimated pre-filing Attorney fee, then to estimated post-filing fee, then to the \$338.00 Court Cost that must be paid after case filing, unless Option 3 is permitted, and Option 1 is not.**

**C. AFTER we file your Chapter 7 bankruptcy in Court, you owe us nothing unless you choose to reimburse us for any Court Costs, and pay any of the Post-Filing Fee for services we estimated that you didn't pay before filing. Payment by you for any post-filing services is entirely voluntary. You can pre-pay for post-filing services before we file your case in court, if you desire. Even if you refuse or are unable to pay us for post-filing services, we will perform all flat fee non-excluded services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors and reaffirmations. We will represent you unless we ask the Court for leave to withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceedings.**

**D. Separate agreement for post-filing services and Court Cost \$338.00 advance.** A separate agreement may be required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.

**E. Post-filing Services Excluded from Flat Fee are:** missed section 341 meetings; amendments; motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; audits; attending rule 2004 examinations; adversary proceedings and representation during Trustee asset administration, if any. We will advise if additional fees are required and you can choose to pay us, hire other attorneys, or handle those yourself.



Date: 5/19/2021 Record#: 860190 Consultation Attorney: Jonathan Parker

## Retainer Agreement Chapter 7 - Pre-filing. All services, and fees for work before filing.

**F. Flat Fee rather than hourly.** You may choose to pay for our services billed at hourly rates of \$85 - \$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Flat fees are usually cheaper.

**G. Advance Payment Retainer.** Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have found flat fees avoid surprises and a bill you did not expect.

**H. Pre-filing Termination.** If you decide not to proceed, delay, fail to respond, pay fees, or provide all information & sign your petition, you agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund unearned fees. **Wisconsin:** We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707 if we fail to provide a refund of unearned advanced fees. If you dispute the amount and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute, we shall submit the dispute to binding arbitration.

**I. You agree to: fully cooperate,** provide all information required, use Client Corner, not cause excessive work, and that more than one attorney or staff will work on your file. There is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". This flat fee is based on the facts you told us. If that changes, your fee may change.

**J. Exemption laws** only protect a limited amount of property. File Chapter 13 to protect property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. **No guarantee of Discharge:** Creditors or others may object to a Chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. **Debts not discharged:** student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts not discharged (see Client Corner, Bankruptcy Book, or info folder). **Creditors may charge you additional fees** due to filing, such as for reaffirmations like vehicle & mortgage loans.

**K. No discharge if I don't take the 2nd educational course after case filing** and before my creditors' meeting to be safe.

**L. I will not transfer or acquire any property or incur any credit or debt before filing,** and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I will not transfer or dispose of any interest in property, or tax refunds, life insurance, inheritances, or lottery winnings from pre-filing tickets, without disclosing it by filing an amended schedule and having the Chapter 7 Trustee's "no asset report" following that amendment.

**M. I have been told to value all property interests** at Market Value Cost of Replacement, and to disclose all interests in any property, money, claims or sources of income.

I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT INCLUDING VALUE AND EXTENT OF ALL PROPERTY INTERESTS AND INCOME.

Date: 05 / 19 / 21

X  
Christina Franzoso (Debtor)

Attorney Jonathan Parker, Geraci Law L.L.C.

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christina Marie Franzoso / Debtor

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

05/20/2021

/s/ Christina Marie Franzoso

Christina Marie Franzoso

**X Date & Sign**

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## **Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)**

### **This notice is for you if:**

**You are an individual filing for bankruptcy, and**

**Your debts are primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

### **The types of bankruptcy that are available to individuals**

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 - Liquidation
- Chapter 11 - Reorganization
- Chapter 12 - Voluntary repayment plan for family farmers or fishermen
- Chapter 13 - Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### **Chapter 7: Liquidation**

\$245	filing fee
\$78	administrative fee
<u>+</u>	<u>\$15</u> trustee surcharge
	\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form -the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the Means Test-deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	<u>\$1,738</u>	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

**Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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**Chapter 12: Repayment plan for family farmers or fishermen**

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	\$200	filing fee
±	<u>\$78</u>	<u>administrative fee</u>
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

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**Chapter 13: Repayment plan for individuals with regular income**

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	\$235	filing fee
±	<u>\$78</u>	<u>administrative fee</u>
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**I have read the above document, and any questions I may have were answered by my attorney before signing.**

05/20/2021 /s/ Christina Marie Franzoso

**Christina Marie Franzoso**

Dated: 05/20/2021 /s/ Jonathan Daniel Parker

**Attorney: Jonathan Daniel Parker**



Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**For your attorney, if you are represented by one**

**if you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

Signature of Attorney for Debtor

Date

\_\_\_\_\_/\_\_\_\_\_/2021  
MM / DD / YYYY

**Jonathan Daniel Parker**

Printed name

**Geraci Law L.L.C.**

Firm name

**55 E. Monroe St., #3400**

Number Street

**Chicago**

City

**IL**

**60603**

State

ZIP Code

**Contact Phone 312-332-1800**

Email address [ndil@geracilaw.com](mailto:ndil@geracilaw.com)

**6297378**

Bar number

**IL**

State

Fill in this information to identify your case:

Debtor 1	Christina	Marie	Franzoso
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number _____ (If known)			

Check if this is an amended filing

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

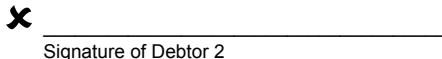
No

Yes. Name of Person \_\_\_\_\_.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

  
Signature of Debtor 1

  
Signature of Debtor 2

Date 05/20/2021  
MM / DD / YYYY

Date                     
MM / DD / YYYY

Debtor 1 Christina Marie Franzoso  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No.  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

25 Have you notified any governmental unit of any release of hazardous material?

No.  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No.  
 Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
-----------------	--------------------	--------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

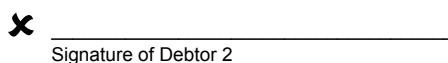
No.  
 Yes. Fill in the details.

Date issued \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
X \_\_\_\_\_  
Signature of Debtor 1

  
X \_\_\_\_\_  
Signature of Debtor 2

Date 05/20/2021  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of person \_\_\_\_\_ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Part 2:****List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases****Will the lease be assumed?**

Lessor's name:

 No Yes

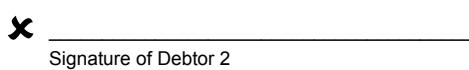
Description of leased property:

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.



Signature of Debtor 1



Signature of Debtor 2

Date 05/20/2021

MM / DD / YYYY

Date \_\_\_\_\_

MM / DD / YYYY

United States Bankruptcy Court  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christina Marie Franzoso / Debtor

Case No:

Chapter: Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	<b>\$1,400.00</b>
Prior to the filing of this statement I have received	<b><u>\$1,400.00</u></b>
Balance Due	<b>\$0.00</b>

2. The source of the compensation paid to me was:

Debtor(s)  Other: (specify)

3. The source of compensation to be paid to me is:

Debtor(s)  Other: (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Fee does NOT include any work done post-filing.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Dated: \_\_\_\_\_ / \_\_\_\_\_ /2021  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Attorney

\_\_\_\_\_  
Geraci Law L.L.C.  
Name of law firm

1. **Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity** in connection with a separation agreement, divorce decree or court order are not dischargeable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.

2. **Student loans and educational benefits** are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.

3. **Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt.** Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.

4. **TAX DEBTS.** Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.

5. **Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.**

6. **Non filing spouse:** If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. **DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.**

8. **DEBTS where creditors successfully object to discharge may survive** Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.

9. **INTEREST ON NON-DISCHARGEABLE DEBTS** in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.

10. **LIQUIDATION OF REAL AND PERSONAL PROPERTY.** If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.

11. **CHANGE IN LAWS.** Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.

12. **PAYMENTS TO CREDITORS YOU PREFERRED** to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.

13. **SURRENDER OF PROPERTY** Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.

14. **RIGHT TO RECEIVE** inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.

15. **JOINT ACCOUNT HOLDERS** holders entire amount in the account could be taken by the trustee under Chapter 7.

16. **MARRIED COUPLES GOING THROUGH DIVORCE:** We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.

17. **AUTO LEASES & INSTALLMENT AGREEMENTS** to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

05/20/2021



Christina Marie Franzoso

X Date & Sign

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

**Christina Marie Franzoso / Debtor**

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

**I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.**

05/20/2021



Christina Marie Franzoso

**X Date & Sign**

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Debtor 1 Christina Marie Franzoso Case Number (if known) \_\_\_\_\_

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



**Christina Marie Franzoso**

Date: 05/20/2021

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
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If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**I have read the above document, and any questions I may have were answered by my attorney before signing.**

05/20/2021



Christina Marie Franzoso

**X Date & Sign**

Dated: \_\_\_\_ / \_\_\_\_ /2021

Attorney: Jonathan Daniel Parker